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United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

						- Tr	The (1) (B) (6) (1) (B) (1)					
Name of Debtor (if individual, enter Last, First, Middle): DeSantis, Claudio Rosoleno						Name	Name of Joint Debtor (Spouse) (Last, First, Middle)					
De	Santi	s, Ciai	uaio F	Kosole	no		DeSantis, Melissa, Lynn					
All Other Names and trade names DBA MD E	s): Electric		•	s (include ma	rried, maider	All O maid	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of (if more than one,				(ITIN) No./C	omplete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-9749					
Street Address of Debtor (No. & Street, City, and State):						Street	Address of Joi	nt Debtor (No.	& Street, City	, and State):		
16355 84th Avenue						_ 163	355 84th	Avenue	!	_		
Tinley Pa	rk IL			6	0477] Tin	ley Park	IL			60477	
County of Residence or of the Principal Place of Business:						Count	y of Residence	or of the Prince	cipal Place of I	Business:		
-		CO	OK						СООК			
											,	
Mailing Address of Debtor (if different from street address)						Mailin	g Address of Jo	oint Debtor (if d	different from s	street addres	s):	
Location of Principal Assets of Business Debtor (if different from street address above):												
Type of Debt (Ch	tor (Form of neck one box)		ı	Nature of Bu (Check one		Cha	pter of Bankru	ptcy Code Ur	der Which th	e Petition is	Filed (Check one box)	
		Joint Debtors)		Care Busine			hapter 7		☐ Chapter	15 Petition fo	or Recognition	
	oit D on page : tion (include	s LLC & LLP)	define	e Asset Real ed in 11 U.S.		. 1 _	Chapter 9 Chapter 11		of a Fore	eign Main Pro	oceeding	
_ `	•	3 LLO Q LLI)	Railro	oad	- 0 - (-		hapter 12		☐ Chapter	15 Petition fo	or Recognition	
☐ Partnersh	hip			broker nodity Brokei			hapter 13		of a Fore	eign Nonmair	n Proceeding	
,	debtor is no ntities, checl	ot one of the	I	ing Bank				Nature o	f Debts (Check	k one Box)		
	e type of ent		☐ Other	-		■ D	ebts are primari	ilv consumer	☐ Deb	ts are prima	ily business	
				Tax-Exempt		d	ebts, defined in	11 U.S.C.	deb		•	
				Check box, if ap or is a tax-exe		_	101(8) as "incu dividual primari	•				
			organ	ization under	Title 26 of tl	ne p	ersonal, family,	-				
				d States Cod nue Code).	e (the Interna	al p	urpose."					
		Filing Fee (C	heck one box)				Cha	apter 11 Debt	ors		
Filing Fee atta	ached	.	,				Check one box ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)					
							☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filing Fee to I		nstallments (ap e court's consid				CHECK	Check if:					
		in installments		, 0			Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.					
☐ Filing Fee wa	vier reques	ted (applicable	e to chapter	7 individuals	only) Must	Chec	Check all applicable boxes:					
_ ~	•	for the court's	•		• .		A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one of more classes					
							of creditors, in a				ne of more classes	
Statistical/Adm										This space	is for court use only	
 Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will funds available for distribution to unsecured creditors. 								vill be no				
Estimated Numbe	or of Creditors	s 🔲										
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over			
49 Estimated Assets		199	999	5,000	10,000	25,000	50,000	100,000	100,000			
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	□ \$50,000,001	\$100,000,001	\$500,000,001	☐ More than			
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion			
Estimated Liabiliti	ies											
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion			
\$50,000	\$100,000	\$500,000	to \$1	million	million	million	million	ιο ψ ι μπιοι ι	Ç i DilliOli			

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B1 (Official Form 1) (1/08)	<u> Document</u>	Page 2 of 48			
	luntary Petition	Name of Debtor(s)			
This page must be	e completed and filed in every case)	DeSantis, Claudio Rosoleno			
		Melissa	Lynn DeSantis		
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach addition	al sheet)		
Location Where Filed:		Case Number:	Date Filed:		
None					
None					
	kruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one,			
Name of Debtor:		Case Number:	Date Filed:		
None					
District:		Relationship:	Judge:		
		_			
	Exhibit A		hibit B ual whose debts are primarily consumer debts.)		
•	or is required to file periodic reports (e.g.,	I, the attorney for the petitioner named in			
,	the Securities and Exchange Commission 15 (d) of the Securities Exchange Act of	have informed the petitioner that [he or	she] may proceed under chapter 7, 11, 12		
1934 and is requesting reli	` '	or 13 of title 11, United States Code, and each such chapter. I further certify that	d have explained the relief available under I have delivered to the debtor the notice		
, ,	,	required by 11 USC § 342(b).			
Exhibit A is attached	d and made a part of this petition.	/s/ David	l M. Lulkin		
		David M. Lulkin	Dated: 12/31/2009		
		David W. Luikiii	241041 1210112000		
		ibit C			
_	ve possession of any property that poses or is alleg	ed to pose a threat of imminent and identi-	riable harm to public health or safety?		
Yes, and Exhibit C i	s attached and made a part of this petition.				
No.					
	Exh	ibit D			
(To be complete	ted by every individual debtor. If a joint petition is file		h a separate Exhibit D.)		
Exhibit D completed a	and signed by the debtor is attached and made a par	rt of this petition.			
If this is a joint petition:					
Exhibit D also complet	ted and signed by the joint debtor is attached and m	ade a part of this petition.			
		ng the Debtor - Venue			
- 5	•	pplicable Box.)			
	s been domiciled or has had a residence, prin ly preceding the date of this petition or for a lo		-		
	ry preceding the date of this petition of for a ic	onger part of such 100 days than in a	ny other bistrict.		
There is a	bankruptcy case concerning debtor's affiliate	, general partner, or partnership pend	ling in this District.		
	a debtor in a foreign proceeding and has its pr				
	his District, or has no principal place of busine				
-	ling [in a federal or state court] in this District, ht in this District.	or the interests of the parties will be	served in regard to the		
Ce	rtification by a Debtor Who Reside (Check all app	es as a Tenant of Residentia olicable boxes.)	al Property		
-	nas a judgment against the debtor for possess	sion of debtor's residence. (If box che	cked, complete the		
following.)	(Name of landlord that obtained judgmen	t)			
	(Address of Landlord)				
☐ Debtor clai	ms that under applicable nonbankruptcy law,	there are circumstances under which	n the debtor would be		
	o cure the entire monetary default that gave r				
possession	n was entered, and	, ,	, ,		
	s included in this petition the deposit with the	court of any rent that would become	due during the 30-day		
	r the filing of the petition.				
☐ Debtor cer	tifies that he/she has served the Landlord with	h this certification. (11 U.S.C. § 362(1))		

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

DeSantis, Claudio Rosoleno Melissa Lynn DeSantis

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Claudio Rosoleno DeSantis Claudio Rosoleno DeSantis

Dated: 12/15/2009

/s/ Melissa Lynn DeSantis Melissa Lynn DeSantis

Dated: 12/15/2009

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 12/31/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of

the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 12/15/2009 /s/ Claudio Rosoleno DeSantis
Claudio Rosoleno DeSantis

participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

~

Sign & Date Here

does not apply in this district.

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Dated:	12/13/2009	Melissa Lynn DeSantis	Here
Datad:	12/15/2009	/s/ Melissa Lynn DeSantis	Sign & Date
I certify (under penalty of perjury	that the information provided above is true and correct.	
does	The United States trustee or not apply in this district.	bankruptcy administrator has determined that the credit counseling requiremen	t of 11 U.S.C. § 109(h)
	Active military duty in a milit	tary combat zone.	
partic		.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasing in person, by telephone, or through the Internet.);	onable effort, to
of rea		J.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency ons with respect to financial responsibilities.);	so as to be incapable
by a r	4. I am not required to receive motion for determination by the c	a credit counseling briefing because of: [Check the applicable statement.] [Muscourt.]	st be accompanied
your mana the 3	bankruptcy petition and promptly agement plan developed through 0-day deadline can be granted o	y to the court, you must still obtain the credit counseling briefing within the first 3 y file a certificate from the agency that provided the counseling, together with a cut the agency. Failure to fulfill these requirements may result in dismissal of your only for cause and is limited to a maximum of 15 days. Your case may also be congruently to the counseling briefing.	copy of any debt case. Any extension of
	s from the time I made my reque can file my bankruptcy case now	edit counseling services from an approved agency but was unable to obtain the st, and the following exigent circumstances merit a temporary waiver of the cred v. [Must be accompanied by a motion for determination by the court.] [Summari	lit counseling requirement
perf a co	ted States trustee or bankruptcy forming a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling administrator that outlined the opportunties for available credit counseling and a s, but I do not have a certificate from the agency describing the services provided to you and a copy of any debt repayment pler your bankruptcy case is filed.	ssisted me in d to me. You must file
perf	ed States trustee or bankruptcy orming a related budget analysis	the filing of my bankruptcy case, I received a briefing from a credit counseling administrator that outlined the opportunties for available credit counseling and a s, and I have a certificate from the agency describing the services provided to m payment plan developed through the agency.	ssisted me in

PFG Record # 457450 B 1D (Official Form 1, Exh.D)(12/08)

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED				
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$27,643	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$48,063	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$33,829	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$124,477	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$1,301	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$22,764		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$22,758		
TOTALS	\$ 27,643 TOTAL ASSETS	\$ 207,670 TOTAL LIABILITIES					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 33,829.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 3,166.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 36,995
State the following:	
Average Income (from Schedule I, Line 16)	\$ 22,763.55
Average Expenses (from Schedule J, Line 18)	\$ 22,758.40
Current Monthly Income (from Form 22A Line 12; or,	\$ 22 763 55

State the following:

Form 22B Line 11; or, Form 22C Line 20)

State the following.		
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 48,063.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 33,829.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 124,477.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 172,540.00

\$ 22,763.55

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim				
[x] None								
Total Market Value of Real Property (Report also on Summary of Schedules)								

PFG Record # 457450 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property		Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with First Midwest Bank	J	•	2,000
		_		Ψ,	•
		checking account with Harris	J	\$	3,000
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, VCR, stereo, sofa, vacuum, table, chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware	J	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures		\$	60
06. Wearing Apparel					
		Necessary wearing apparel.		\$	100
07. Furs and jewelry.					
		Wedding bands, earrings, watch, costume jewelry		\$	200
08. Firearms and sports, photographic, and other hobby equipment.		Hobby equipment		\$	80
PFG Record # 457450		B6B (Official Fo	orm 6E	 3) (12/07)	Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCH	IEC	OULE B - PERSONAL PROPERTY				
Type of Property		Description and Location of Property	L C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$	0	
10. Annuities. Itemize and name each issuer.	Х	Term Life insurance - NO Cash Surrender Value.		Ψ		
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X					
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles.	X					
DEC Docord # 457450	 	II IIII III III III III B6B (Official Fo	rm 68	(12/07)	Page 2 of 3	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCH	IEC	OULE B - PERSONAL PROPERTY			
Type of Property	N O N Description and Location of Property E			Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				
25. Autos, Truck, Trailers and other vehicles and accessories.					
		FORD CRED - 2006 Ford E250 with 45k miles	Н	\$ 6,325	
		Harris N A - 2005 Dodge Sprinter with 86k miles	Н	\$ 11,878	
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.		Computer, and printer	J	\$ 1,000	
29. Machinery, fixtures, equipment, and supplie used in business.		light equipment - drills, pipe benders, screwdrivers	J	\$ 1,000	
30. Inventory	Х	, , , , , , , , , , , , , , , , , , ,			
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$27,643	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE C - PROPERTY	CLA	AIMED EXEMPT
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with First Midwest Bank	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
checking account with Harris	735 ILCS 5/12-1001(b)	\$ 3,000	\$ 3,000
04. Household goods and furnishings, including audio, video, and computer equipment. Household goods; TV, VCR, stereo, sofa, vacuum, table,	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
chairs, lamps, TV Stand, bedroom sets, washer/dryer, stove, refrigerator, microwave, pots/pans, dishes/flatware		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Ψ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	735 ILCS 5/12-1001(a)	\$ 60	
Books, Compact Discs, Tapes/Records, Family Pictures	733 ILOG 3/12-1001(a)	φ 00	\$ 60
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$ 100
07. Furs and jewelry.			
Wedding bands, earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 200	\$ 200
08. Firearms and sports, photographic, and other hobby equipment. Hobby equipment	735 ILCS 5/12-1001(b)	\$ 80	\$ 80
25. Autos, Truck, Trailers and other vehicles and accessories.			
FORD CRED - 2006 Ford E250 with 45k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 6,325
Harris N A - 2005 Dodge Sprinter with 86k miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 11,878
28. Office equipment, furnishings, and supplies.			
DEC Decord # 457450	Dec (orr	ial Form 6C) (42)	

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE C - PROPERTY CLAIMED EXEMPT													
Debtor claims the exemptions to which debtor is entitled u (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Inder: Check if debtor of that exceeds \$13		stead exemption										
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption										
Computer, and printer	735 ILCS 5/12-1001(d)	\$ 1,500	\$ 1,000										
29. Machinery, fixtures, equipment, and supplie used in business. light equipment - drills, pipe benders, screwdrivers	735 ILCS 5/12-1001(d)	\$ 1,500	\$ 1,000										

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors h	holdi	ng ι	insecured claims to report on this Schedule D.					
Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	H W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1 FORD CRED Attn: Bankruptcy Dept. Po Box Box 542000 Omaha NE 68154 Acct No.: 40204364		Н	Dates: 1/30/2006 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 6,325 Intention: Reaffirm 524 (c) *Description: FORD CRED - 2006 Ford E250 with 45k miles				\$ 12,180	\$ 12,180
2 Harris N A Attn: Bankruptcy Dept. Po Box 94034 Palatine IL 60094 Acct No.: 9901197534		Н	Dates: 1/19/2005 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$ 11,878 Intention: Reaffirm 524 (c) *Description: Harris N A - 2005 Dodge Sprinter with 86k miles				\$ 11,881	\$ 11,881
3 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 09/2006 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 3,137	\$ 3,137
4 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 12/2006 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 2,206	\$ 2,206

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	HWJC	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
5 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 06/2007 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 967	\$ 967
6 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 09/2007 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 1,432	\$ 1,432
7 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 12/2007 Nature of Lien: Statutory Lien Market Value: Intention: None *Description:				\$ 822	\$ 822
8 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 03/2008 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 3,729	\$ 3,729
9 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 06/2008 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 6,415	\$ 6,415
10 IRS Form 941 Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Acct No.: XXX-XX-8568		J	Dates: 09/2008 Nature of Lien: Statutory Lien Market Value: Intention: *Description:				\$ 5,294	\$ 5,294
	1	1	ı		otal		\$ 48,063	\$ 48,063

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above) Codebtor A M H

nliquidated

Amount of Claim Without Deducting Value of

Unsecured Portion, If Any

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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^{*} Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A B	Date Claim Was Incured and Consideration For Claim Outgoing at the Claim Continuity of			Amount Entitled to Priority		
1	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXX XX 8568		J	Reason: Federal Income Tax Dates: 2007			\$	8,813	\$ 8,813
2	Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035		J	Reason: State Income Taxes Dates: 2008			\$	1,072	\$ 1,072
3	Account No. XXX XX 8568 IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXX-XX-8568		J	Reason: Federal Income Tax Dates: 2006			\$	14,002	\$ 14,002
4	IRS Priority Debt Attn: Bankruptcy Dept. Box 21126 Philadelphia PA 19114 Account No. XXX-XX-8568		J	Reason: Federal Income Tax Dates: 2008			\$	9,942	\$ 9,942

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 33,829 \$ 33,829 Case 09-49674 Doc 1 Filed 12/31/09 Entered 12/31/09 14:57:52 Desc Main Document Page 19 of 48

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

_								
Cr	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of Claim
1	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX9749		w	Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 1,194
2	Daily Southtown Attn: Bankruptcy Department 6901 159th St Tinley Park IL 60477 Acct #:		J	Dates: Reason: Membership/Subscription				\$ 729
3	Dependon Collection SE Attn: Bankruptcy Dept. Po Box 4833 Oak Brook IL 60522 Acct #: 704904996042		w	Dates: 2008-2008 Reason: Medical Debt				\$ 259

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NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

	SCHEDULE F - CREDITORS	S H	OL	DING UNSECURED NON-PR	10	RI	ΤΥ	CLA	IMS
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of laim
4	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX8568			Dates: 2009 Reason: Notice Only				\$	0
5	Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013 Acct #: XXXXX8568			Dates: 2009 Reason: Notice Only				\$	0
6	Ford Motor Credit Company Bankruptcy Department PO Box 537901 Livonia MI 48153-7901 Acct #: XXXXX8568		J	Dates: Reason: Deficiency , Repo'd/Surr'd Aut o	c			\$	6,680
7	Ford Motor Credit Company Bankruptcy Department PO Box 537901 Livonia MI 48153-7901 Acct #: XXXXX8568		J	Dates: Reason: Deficiency , Repo'd/Surr'd Auto	C			\$ 2	20,515
8	Fulton Technologies Attn: Bankruptcy Dept. 160 N Garden Ave Roselle IL 60172 Acct #: XXX0037		J	Dates: Reason:				\$	3,225

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
9 GEM Electric Supp c/o Cunningham & Cunni 4001 W 95th St #2 Oak Lawn IL 60453 Acct #: 07 M5 001665			Dates: 2007 Reason: Credit Extended to Debtor(s)				\$ 32,700					

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Cunningham & Cunningham Bankruptcy Dept 4001 W 95th #2 Oak Lawn IL 60453

Clerk, Fifth Mun Div Doc #07 M5 1665 10220 S 76th Ave #121 Bridgeview IL 60455

10 GEMB/CARE CREDIT Attn: Bankruptcy Dept. Po Box 981439 El Paso TX 79998 Acct #: XXXXX9749	W Dates: 2007-2009 Reason: Credit Card or Credit Use	\$ 4,644
11 Hanger Prosthetics Attn: Bankruptcy Dept. 3540 E Baseline Rd #100 Phoenix AZ 85042 Acct #:	J Dates: Reason: Medical/Dental Services	\$ 50
12 HFC Attn: Bankruptcy Dept. Po Box 3425 Buffalo NY 14240 Acct #: XXXXX8568	H Dates: 2006-2009 Reason: Credit Card or Credit Use	\$ 6,999
13 Home Pages Attn: Bankruptcy Dept. PO Box 982 DeKalb IL 60115 Acct #:	J Dates: Reason:	\$ 664

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Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim				
14 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX8568		Н	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$	440				
15 HSBC BANK Attn: Bankruptcy Dept. Po Box 5253 Carol Stream IL 60197 Acct #: XXXXX9749		w	Dates: 2007-2009 Reason: Credit Card or Credit Use				\$	472				
16 IDES Bankruptcy Department PO Box 4385 Chicago IL 60680 Acct #:		J	Dates: 03/2008 Reason: Taxes - Federal, State/Local				\$	512				
17 IDES Bankruptcy Department PO Box 4385 Chicago IL 60680 Acct #:		J	Dates: 06/2008 Reason: Taxes - Federal, State/Local				\$	430				
18 IDES Bankruptcy Department PO Box 4385 Chicago IL 60680 Acct #:		J	Dates: 09/2008 Reason: Taxes - Federal, State/Local				\$	403				
19 LTD Commodities Inc. Attn: Bankruptcy Dept. PO Box 702 Bannockburn IL 60015-0702 Acct #:		J	Dates: Reason:				\$	939				
20 MidAmerica Cardiovascular Attn: Bankruptcy Dept. PO Box 66973 Chicago IL 60666 Acct #:		J	Dates: Reason: Medical/Dental Services				\$	382				

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SCHEDILLE E CREDITORS HOLDING LINGECURED NON RRIORITY CLAIMS

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

In re

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		ount of Claim				
21	MRSI Attn: Bankruptcy Dept. 2250 E Devon Ave Ste 352 Des Plaines IL 60018		w	Dates: 2009-2008 Reason: Medical Debt				\$	205				
	Acct #: 6906573												
22	Quest Diagnostics Bankruptcy Department PO Box 64804 Baltimore MD 21264		J	Dates: Reason: Medical/Dental Services				\$	195				
	Acct #: XXX5024												
23	RH Donnelly Attn: Bankruptcy Dept. 29 W 170 Butterfield Rd Warrenville IL 60555		J	Dates: Reason:				\$	5,502				
	Acct #:												
24	Sallie MAE Attn: Bankruptcy Dept. 1002 Arthur Dr Lynn Haven FL 32444 Acct #: 93919513971000519940328		w	Dates: 1994-2009 Reason: Loan or Tuition for Education				\$	2,187				
25	Sallie MAE Attn: Bankruptcy Dept. 1002 Arthur Dr Lynn Haven FL 32444 Acct #: 93919513971000619940823		w	Dates: 1994-2009 Reason: Loan or Tuition for Education				\$	979				
26	Sprint C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1020050472		w	Dates: 2008-2008 Reason: Collecting for Creditor				\$	1,083				
27	Suburban Emergency Attn: Bankruptcy Dept. PO Box 4623 Carol Stream IL 60122 Acct #:		J	Dates: Reason: Medical/Dental Services				\$	229				

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS												
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H M J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim					
28 The Home Depot Bankruptcy Department PO Box 105981 Dept. 51 Atlanta GA 30353-5981		J	Dates: Reason: Credit Card or Credit Use				\$ 6,381					
Acct #:												
29 <u>Transunion</u> Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022			Dates: 2009 Reason: Notice Only				\$ 0					
Acct #: XXXXX8568												
30 University of Chicago Hospital Bankruptcy Department 1122 Paysphere Circle Chicago IL 60674		J	Dates: Reason: Medical/Dental Services				\$ 843					
Acct #:												
31 <u>US CELLULAR / CHICAGO</u> C/O Account Recovery Servi 3031 N 114Th St Wauwatosa WI 53222		w	Dates: 2008-2008 Reason: Collecting for Creditor				\$ 728					
Acct #: D2131561N1												
32 US Cellular-M06 C/O Asset Management OUT 401 Pilot Ct Ste A Waukesha WI 53188 Acct #: 61701397		Н	Dates: 2009-2009 Reason: Collecting for Creditor				\$ 199					

B6F (Official Form 6F) (12/07) Page 6 of 7

Document Page 25 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

SCHEDILLE E CREDITORS HOLDING LINGECLIRED NON RRIORITY OF AIMS							
SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
33 WJ Management Inc Attn: Bankruptcy Dept. PO Box 1905 Highland Park IL 60035		J	Dates: Reason: Business Loan Personally Gu	ć			\$ 22,800
Acct #: XXX XX 8568							
Law Firm(s) Collection Agent	(s) F	Repi	resenting the Original Creditor				
James C Reho Bankruptcy Dept 910 W Jackson Blvd Chicago IL 60607							
Clerk, First Mun Div Doc # 09 M1 168205 50 W. Washington St., Rm. 1001 Chicago IL 60602							
34 <u>Yellowbook</u> Attn: Bankruptcy Dept. 2201 Rennaissance Blvd Norristown PA 19406		J	Dates: Reason:				\$ 1,909
Acct #:							

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 124,477.00

B6F (Official Form 6F) (12/07) Page 7 of 7

Document Page 26 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

1 Ladco Leasing

Attn: Bankruptcy Dept. 555 St Charles Place Thousand Oaks CA 91360 Intention: Surrender

Contract Type: Terms/Month: \$

Buy Out: Begin Date: Debtor Int: Description:

PFG Record # 457450 B6G (Official Form 6G) (12/07) Page 1 of 1

Document Page 27 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_	

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 457450 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEE	BTOR AND SPOUSE ~ RELATIONSHIP AND AGE		
Status: Married	Daughter, 12 Son, 8			
	DEBTOR EMPLOYMENT SPOUSE EMPLOYMENT			
Occupation:	Co-owner of business	Co-owner of business		
Name of Employer:	MD Electric	MD Electric		
Years Employed	10 years	10 years		
Employer Address:	16355 84th Ave	16355 84th Ave		
City, State, Zip	Tinley Park, IL 60477	Tinley Park, IL 60477		

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE		
1. Monthly Gross Wages, Salary, and commissions	\$ 0.00	\$ 0.00		
(Prorate if not paid monthly.) 2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00		
3. SUBTOTAL	\$ 0.00	\$ 0.00		
4. LESS PAYROLL DEDUCTIONS	·			
a. Payroll Taxes and Social Security	\$ 0.00	\$ 0.00		
b. Insurance	\$ 0.00	\$ 0.00		
c. Union Dues	\$ 0.00	\$ 0.00		
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00		
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00		
Child Support:	\$ 0.00	\$ 0.00		
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00		
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00		
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00		
7. Regular income from operation of business or profession or farm	\$ 22,763.55	\$ 0.00		
8. Income from real property	\$ 0.00	\$ 0.00		
Interest and dividends	\$ 0.00	\$ 0.00		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00		
11. Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00		
12. Pension or retirement income	\$ 0.00	\$ 0.00		
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00		
Unemployment Income	\$ 0.00	\$ 0.00		
14. SUBTOTAL OF LINES 7 THROUGH 13				
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 22,763.55	\$ 0.00		
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 22,763.55			
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and, if applicable, on Statistical Summary			

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 457450 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATES BARKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

SCHEDULE J	I - CURRENT	EXPENS	SES OF	INDIVIDU	JAL DEB1	TOR(S)
						611 I D 1

b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$160.00 \$25.00 \$0.00 \$- \$60.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing th None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above	\$- \$- \$ 16,692.40 \$245.00 \$ 22,758.4
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care: \$160.00 \$25.00 \$0.00 \$- \$60.00 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data. 19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing th None 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$- \$ 16,692.40 \$245.00 \$ 22,758.4 is document: \$ 22,763.55
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet GLS Repay: Babysitting Care: Second Second	\$- \$- \$ 16,692.40 \$245.00 \$ 22,758.4
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Eyecare, Meds 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on	\$- \$- \$ 16,692.40 \$245.00
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	\$- \$- \$ 16,692.40
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Haircuts, Hygiene, Newspaper/Mags & Tuition, Books & Childcare & Pet Eyecare, Meds Postage/Banking GLS Repay: Babysitting Care:	\$- \$- \$ 16,692.40
a. Auto b. Reaffirmation Payments c. Other 14. Alimony, maintenance and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$- \$-
a. Auto b. Reaffirmation Payments c. Other \$- 14. Alimony, maintenance and support paid to others	\$-
a. Auto b. Reaffirmation Payments c. Other \$-	
a. Auto b. Reaffirmation Payments	φ-
a. Auto	\$ -
	\$ -
(Opeciny) I desirate tax repayments, real Estate taxes	\$1,035.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
	\$ -
	\$ 250.00
o. Hours	\$150.00
D. Lile	
a. Homeowner's or Renter's	\$ 80.00
11 Insurance (not deducted from wages or included in home mortgage nayments)	*
	\$ -
	\$ 50.00
	\$ 475.00
3	\$ 160.00
	\$ 50.00
	\$ 600.00 \$ 150.00
	\$ 100.00
	\$ 125.00
	\$ 100.00
·	\$ 135.00
,	\$ 420.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,881.00
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures label	led "Spouse".
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. Pro payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	rate any

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Document Page 30 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/15/2009

/s/ Claudio Rosoleno DeSantis

Claudio Rosoleno DeSantis

Dated: 12/15/2009

/s/ Melissa Lynn DeSantis

X Date & Sign

X Date & Sign

Melissa Lynn DeSantis

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$260,000 2008: \$446,563 2007: \$440,260	Gross receipts/sales from business	
X	Spouse		
	AMOUNT	SOURCE	

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Document Page 32 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

STATEMENT OF FINANCIAL AFFAIRS

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

02. INCOME OTHER THAINTR	OM EMPLOYMENT OR OPERATION	OF BUSINESS:	
the two years immediately precessouse separately. (Married del	eding the commencement of this case.	nployment, trade, profession, operation of Give particulars. If a joint petition is filed, 13 must state income for each spouse wed.)	state income for each
AMOUNT	SOURCE		
Spouse			
AMOUNT	SOURCE		
	` '	ER DEBTS: List all payments on loans, ir ately proceeding the commencement of the	
value of all property that constituthat were made to a creditor on an approved nonprofit budgeting	utes or is affected by such transfer is n account of a domestic support obligati g and creditor counseling agency. (Ma	ot less than \$600.00. Indicate with an as on or as part of an alternative repayment arried debtors filing under chapter 12 or ched, unless the spouses are separated and	terisk (*) any payments schedule under a plan by napter 13 must include
value of all property that constituthat were made to a creditor on an approved nonprofit budgeting	utes or is affected by such transfer is n account of a domestic support obligating and creditor counseling agency. (Mauses whether or not a joint petition is fill Dates of	ot less than \$600.00. Indicate with an as on or as part of an alternative repayment arried debtors filing under chapter 12 or ch	terisk (*) any payments schedule under a plan by napter 13 must include
value of all property that constitute that were made to a creditor on an approved nonprofit budgeting payments by either or both spot Name and Address	utes or is affected by such transfer is n account of a domestic support obligating and creditor counseling agency. (Mauses whether or not a joint petition is fi	ot less than \$600.00. Indicate with an as on or as part of an alternative repayment arried debtors filing under chapter 12 or ched, unless the spouses are separated and Amount	terisk (*) any payments schedule under a plan by napter 13 must include d a joint petition is not file Amount
value of all property that constituted that were made to a creditor on an approved nonprofit budgeting payments by either or both spot Name and Address of Creditor Harris N A Po Box 94034	utes or is affected by such transfer is n account of a domestic support obligati g and creditor counseling agency. (Ma uses whether or not a joint petition is fi Dates of Payments	ot less than \$600.00. Indicate with an as on or as part of an alternative repayment arried debtors filing under chapter 12 or ched, unless the spouses are separated and Amount Paid	terisk (*) any payments schedule under a plan by napter 13 must include d a joint petition is not file Amount Still Owing
value of all property that constitut that were made to a creditor on an approved nonprofit budgeting payments by either or both spot Name and Address of Creditor Harris N A Po Box 94034 Palatine IL 60094 Ford Cred (see sch D) b. DEBTOR WHOSE DEBTS Adays immediately preceding the transfer is not less than \$5,000	utes or is affected by such transfer is not account of a domestic support obligating and creditor counseling agency. (Mauses whether or not a joint petition is file Dates of Payments Monthly MRE NOT PRIMARILY CONSUMER Domestic commencement of the case if the age (Married debtors filing under chapter of the case)	ot less than \$600.00. Indicate with an as on or as part of an alternative repayment arried debtors filing under chapter 12 or ched, unless the spouses are separated and Amount Paid \$767	terisk (*) any payments schedule under a plan by napter 13 must include d a joint petition is not file Amount Still Owing \$11,881 \$12,180 If to any creditor made with some is affected by such and other transfers by each

Document Page 33 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor Dates of Payments

Amount Paid or Value of Transfers Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SUIT AND
CASE NUMBER

CAPTION OF

NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION

GEM Electric v debtors, 07 M5 001665 Contract

Circuit Court of Cook County Judgement Entered 12.10.2009 for \$30,840

WJ Management v MD Electrical Constructions, debtors 09 M1 168205 Contract

Circuit Court of Cook County Unserved

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

Document Page 34 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

06. ASSIGNMENTS AND F	RECEIVERSHIPS:		
case. (Married debtors filing	t of property for the benefit of creditors made wit g under chapter 12 or chapter 13 must include ar spouses are separated and a joint petition is not t	y assignment by either or both	
Name and	Date	Terms of	
Address of	of	Assignment or	
Assignee	Assignment	Settlement	
preceding the commencem	as been in the hands of a custodian, receiver, or ent of this case. (Married debtors filing under cha pouses whether or not a joint petition is filed, unle	opter 12 or chapter 13 must inc	lude information concerning
			Description
Name and	Name & Location	Date	Description
Name and Address of Custodian	Name & Location of Court Case Title & Number	Date of Order	and Value of Property
Address	of Court Case	of	and Value of
Address of Custodian 07. GIFTS: List all gifts or charitable cousual gifts to family member than \$100 per recipient. (M	of Court Case Title & Number Intributions made within one year immediately press aggregating less than \$200 in value per individual debtors filing under chapter 12 or chapter on is filed, unless the spouses are separated and	of Order ecceding the commencement of dual family member and charitations and successions of the contribution of the contribu	and Value of Property this case except ordinary and
Address of Custodian 07. GIFTS: List all gifts or charitable cousual gifts to family member than \$100 per recipient. (M	of Court Case Title & Number Intributions made within one year immediately press aggregating less than \$200 in value per individual ried debtors filing under chapter 12 or chapter	of Order ecceding the commencement of dual family member and charitations and successions of the contribution of the contribu	and Value Property this case except ordina

Document Page 35 of 48 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

S	TATEMENT OF F	NANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEE	BT COUNSELING OR BANKRUF	PTCY:	
	f under the bankruptcy law or pre	debtor to any persons, including attorr eparation of a petition in bankruptcy with	•
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or Description and Value of Property
Law Offices of Peter Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603			Payment/Value: 3,200.00
	orneys, for consultation concerni	JPTCY: List all payments made or proping debt consolidation, relief under the timencement of this case.	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	description and
of Payee		Other Than Debtor	Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		2009	\$50.00
10. OTHER TRANSFERS			
transferred either absolutely or as so	ecurity with two (2) years immedi 3 must include transfers by either	ary course of the business or financial a lately preceding the commencement of or both spouses whether or not a joint	this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship	Data	Transferred and Value Received	
to Debtor 10b List all property transferred by 2	Date the debtor within ten (10) years in	mmediately preceding the commencem	nent of this case to a self-settled
trust or similar device of which the d		minediately proceding the commencen	ion of this case to a sen-settled
Name of	Date(s)	Amount and Date	
Trust or	of Topografian(a)	of Sale or	
other Device	Transfer(s)	Closing	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

STATEMENT OF FINANCIAL AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
15. PRIOR ADDRESS OF DE	EBTOR(S):		
	ree (3) years immediately preceding the cond vacated prior to the commencement of	·	
Address	Name Used	Dates of Occupancy	
16. SPOUSES and FORMER	SPOUSES:		
Louisiana, Nevada, New Mex	d in a community property state, common ico, Puerto Rico, Texas, Washington, or W identify the name of the debtor's spouse an	/isconsin) within eight (8) years imm	ediately preceding the
Name			
47 FNN/IDONIMENTAL 1950	DMATION		
17. ENVIRONMENTAL INFO For the purpose of this questi	RMATION: on, the following definitions apply:		
"Environmental Law" means a toxic substances, wastes or n	any federal, state, or local statute or regula naterial into the air, land, soil surface water ting the cleanup of the these substances, v	r, ground water, or other medium, in	
	cility, or property as defined under any Env ding, but not limited to, disposal sites.	ironmental Law, whether or not pres	sently or formerly owned or
"Hazardous material" means environmental Law.	anything defined as a hazardous waste, ha	azardous or toxic substances, pollut	ant, or contaminant, etc. ur
	ss of every site for which the debtor has re		-
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law

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In re

	of every site for which the debtor prov	ided notice to a governmental unit of	
	ntal unit to which the notice was sent a	_	f a release of Hazardous
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	ative proceedings, including settlement e the name and address of the governi		
Name and Address of	Docket	Status of	
ending dates of all businesses in partnership, sole proprietor, or immediately preceding the com	Number NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directives self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this	ctor, partner, or managing executive n, or other activity either full- or part e debtor owned 5 percent or more o	of a corporation, partner in a time within six (6) years
a. If the debtor is an individual, ending dates of all businesses in partnership, sole proprietor, or wimmediately preceding the comwithin six (6) years immediately If the debtor is a partnership, list ending dates of all businesses in the same of the same o	NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directivas self-employed in a trade, profession mencement of this case, or in which the	entification numbers, nature of the buctor, partner, or managing executive n, or other activity either full- or parte debtor owned 5 percent or more or case.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and
a. If the debtor is an individual, ending dates of all businesses in partnership, sole proprietor, or wimmediately preceding the commutation within six (6) years immediately. If the debtor is a partnership, list ending dates of all businesses (6) years immediately preceding. If the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation.	NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directives self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this case, addresses, taxpayer identification which the debtor was a partner or own	entification numbers, nature of the buctor, partner, or managing executive n, or other activity either full- or partie debtor owned 5 percent or more occase. Itification numbers, nature of the busyned 5 percent or more of the voting tification numbers, nature of the busyned 5 percent or more of the busyness.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and
a. If the debtor is an individual, ending dates of all businesses in partnership, sole proprietor, or wimmediately preceding the commutation within six (6) years immediately. If the debtor is a partnership, list ending dates of all businesses (6) years immediately preceding. If the debtor is a corporation, list ending dates of all businesses in ending dates of all businesses in the debtor is a corporation, list ending dates of all businesses in the debtor is a corporation.	NAME OF BUSINESS ist the names, addresses, taxpayer identification which the debtor was an officer, directives self-employed in a trade, profession mencement of this case, or in which the preceding the commencement of this case, addresses, taxpayer identification which the debtor was a partner or own the commencement of this case. It the names, addresses, taxpayer identification which the debtor was a partner or own which the debtor was a partner or own	entification numbers, nature of the buctor, partner, or managing executive n, or other activity either full- or partie debtor owned 5 percent or more occase. Itification numbers, nature of the busyned 5 percent or more of the voting tification numbers, nature of the busyned 5 percent or more of the busyness.	of a corporation, partner in a time within six (6) years the voting or equity securities nesses, and beginning and or equity securities, within six nesses, and beginning and

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

executive, or owner of more than	diately preceding the commenceme n 5 percent of the voting or equity se	is a corporation or partnership and by any individual debtor who is int of this case, any of the following: an officer, director, managing ecurities of a corporation; a partner, other than a limited partner, or in, or other activity, either full- or part-time.
•	ceding the commencement of this ca	tement only if the debtor is or has been in business, as defined abase. A debtor who has not been in business within those six years
19. BOOKS, RECORDS AND F	FINANCIAL STATEMENTS:	
List all bookkeepers and account the keeping of books of account	` , ,	ediately preceding the filing of this bankruptcy case kept or supervi
Name and Address	Dates Services Rendered	
	who within two (2) years immediateled a financial statement of the debtor	y preceding the filing of this bankruptcy case have audited the book. Dates Services
•		
Name Name	Address	Rendered
19c. List all firms or individuals w	7.0000	nt of this case were in possession of the books of account and rec
19c. List all firms or individuals w	who at the time of the commenceme	nt of this case were in possession of the books of account and rec

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In re

	STATEMENT OF FIN	ANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last tw the dollar amount and bas	vo inventories taken of your property, the nan is of each inventory.	ne of the person who supervised the	e taking of each inventory, an
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
,			
b. List the name and addre	ess of the person having possession of the re	ecords of each of the inventories rep	ported in a., above.
Date	Name and Addresses of Custodian		
of Inventory	of Inventory Records		
If the debtor is a partner Name and Address	rship, list nature and percentage of interest of Nature of Interest	f each member of the partnership. Percentage of Interest	
21b. If the debtor is a corp			
	poration, list all officers & directors of the corpore of the voting or equity securities of the co		directly or indirectly owns,
controls, or holds 5% or m	ore of the voting or equity securities of the co	orporation. Nature and Percentage of	directly or indirectly owns,
controls, or holds 5% or m		orporation.	directly or indirectly owns,
controls, or holds 5% or m Name and Address	ore of the voting or equity securities of the co	orporation. Nature and Percentage of Stock Ownership	directly or indirectly owns,
controls, or holds 5% or m Name and Address 22. FORMER PARTNERS	ore of the voting or equity securities of the co Title	Nature and Percentage of Stock Ownership OLDERS:	
controls, or holds 5% or m Name and Address 22. FORMER PARTNERS If the debtor is a partnersh	Title S, OFFICERS, DIRECTORS AND SHAREHORIS, list the nature and percentage of partners	Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the	
controls, or holds 5% or m Name and Address 22. FORMER PARTNERS	Title S, OFFICERS, DIRECTORS AND SHAREHO	Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the	
Name and Address 22. FORMER PARTNERS If the debtor is a partnersh . Name	Title S, OFFICERS, DIRECTORS AND SHAREHORIS, list the nature and percentage of partners	Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the Date of Withdrawal	partnership.
Name and Address 22. FORMER PARTNERS If the debtor is a partnersh . Name	Title S, OFFICERS, DIRECTORS AND SHAREHO hip, list the nature and percentage of partners Address poration, list all officers, or directors whose rel	Nature and Percentage of Stock Ownership DLDERS: hip interest of each member of the Date of Withdrawal	partnership.

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In re

90 10 11 11 11 11 11 11 11 11 11 11 11 11			(4)
22b. If the debtor is a corporati immediately preceding the con		tionship with the corporation terminated within one	e (1) year
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including cor er perquisite during one year immediately precedi	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to	Purpose of	Description and value of	
Debtor	Withdrawal	Property	
•	st the name and federal taxpayer identific	ation number of the parent corporation of any cons hin six (6) years immediately preceding the comm	•
If the debtor is a corporation, life for tax purposes of which the d	st the name and federal taxpayer identific		•
If the debtor is a corporation, life for tax purposes of which the decase.	st the name and federal taxpayer identificebtor has been a member at any time wi		•
If the debtor is a corporation, life for tax purposes of which the decase. Name of	st the name and federal taxpayer identificebtor has been a member at any time wi Taxpayer		•
If the debtor is a corporation, liftor tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identificebtor has been a member at any time with the state of		encement of the
If the debtor is a corporation, liftor tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identificebtor has been a member at any time with the state of	hin six (6) years immediately preceding the comm	encement of the

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/15/2009 /s/ Claudio Rosoleno DeSantis

Claudio Rosoleno DeSantis

X Date & Sign

Dated: 12/15/2009

/s/ Melissa Lynn DeSantis

Melissa Lynn DeSantis

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: FORD CRED Attn: Bankruptcy Dept. Po Box Box 542000 Omaha NE 68154	Describe Property Securing Debt: FORD CRED - 2006 Ford E250 with 45k miles
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at I	least one):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
Property No. 2	1
Creditor's Name:	Describe Property Securing Debt:
Harris N A Attn: Bankruptcy Dept.	Harris N A - 2005 Dodge Sprinter with 86k miles
Po Box 94034	
Palatine IL 60094	
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at I	east one):
□Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. §
522(f)).	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

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In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis / Debtors

DEBTOR'S STATEMENT OF INTENTION

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
Ladco Leasing		assumed pursuant to
Attn: Bankruptcy Dept.		11 U.S.C. § 365(p)(2):
555 St Charles Place Thousand Oaks CA 91360		□ Yes ■ No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 12/15/2009 /s/ Claudio Rosoleno DeSantis

12/15/2009

Dated:

Claudio Rosoleno DeSantis

/s/ Melissa Lynn DeSantis

Melissa Lynn DeSantis

X Date & Sign

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis and Melissa Lynn DeSantis, Debtors

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$3,200 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$3,200 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** \$0 The source of the compensation paid to me was:

I Other: (specify

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law 4. firm, any compensation paid or to be paid without the client's consent, except as follows: **None.**
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11. U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the **first scheduled** meeting of creditors.
- (d) Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ David M. Lulkin 12/31/2009 Dated:

> Attorney Name: David M. Lulkin LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603

312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: IL 6290094

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Claudio Rosoleno DeSantis, and Melissa Lynn DeSantis, Debtors

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/15/2009 /s/ Claudio Rosoleno DeSantis

Claudio Rosoleno DeSantis

X Date & Sign

Dated: 12/15/2009

457450

PFG Record #

/s/ Melissa Lynn DeSantis

Melissa Lynn DeSantis

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299

the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7 you may claim certain of your property as exempt under govern

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

I (We), the	debtor(s), affirm that	I (we) have received and read this notice.				
Dated: 12/15/2009		/s/ Claudio Rosoleno DeSantis		4	Sign & Date	
		Claudio Rosoleno DeSantis			Sign & Date Here	
Dated:	12/15/2009	/s/ Melissa Lynn DeSantis		4	Sign & Date	
	Melissa Lynn DeSantis			Sign & Date Here		
Dated:	12/31/2009	/s/ David M. Lulkin				
		Attorney: David M. Lulkin	Bar No: II	6290094		